

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Cynthia Marie Youngstead
Debtor(s)

Bankruptcy Case No.: 14-21964-CMB

Chapter: 13
Docket No.: 116 – 115
Concil. Conf.: September 6, 2018 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **August 6, 2018**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **August 20, 2018**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **September 6, 2018** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: June 20, 2018

cm: All Creditors and Parties In Interest

Carlota M. Bohm
United States Bankruptcy Judge

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Cynthia Marie Youngstead
DebtorCase No. 14-21964-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric
Form ID: 410Page 1 of 3
Total Noticed: 56

Date Rcvd: Jun 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2018.

db +Cynthia Marie Youngstead, 241 Lehigh Avenue, Pittsburgh, PA 15232-1725
 cr +BANK OF AMERICA, N.A., 2380 Performance Dr., Richardson, TX 75082-4333
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C., 51 East Bethpage Road, Plainview, NY 11803-4224
 13853021 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: A H F C, 201 Little Falls Drive, Wilmington, DE 19808)
 13867256 +Allegheny Clinic, PO Box 848659, Boston, MA 02284-8659
 13853023 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, PO Box 982235, El Paso, TX 79998)
 13921794 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13904339 +Bank of America, N.A., Attn: Bankruptcy Dept., Mail Stop CA6-09-01-23, 400 National Way, Simi Valley, CA 93065-6414
 13853026 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 13853027 Ch/Anntylr, PO Box 182273, Columbus, OH 43218-2273
 13853028 +Chase, PO Box 15298, Wilmington, DE 19850-5298
 13853029 +Comenity Bank/Anntylr, PO Box 182273, Columbus, OH 43218-2273
 13853030 +Comenity Capital/Hsn, 995 W 122nd Ave, Westminster, CO 80234-3417
 13853031 +Comenitybank/Talbots, PO Box 182120, Columbus, OH 43218-2120
 13853033 +Contl Auto Rec/Sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
 13953474 Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008
 13853042 +Hsbc Bank, PO Box 5253, Carol Stream, IL 60197-5253
 13853043 +Hsbc/Bsbuy, PO Box 5253, Carol Stream, IL 60197-5253
 13856814 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13911831 +Peoples Natural Gas Co LLC, Equitable Division, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
 13892388 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13853048 +Pnc Bank, P.O.Box 500/K-A16-2j, Portage, MI 49081-0500
 13853049 +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 13853050 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
 13867273 +Qualicare Home Medical, PO Box 33842, North Royalton, OH 44133-0842
 13853051 +Rbs Citizens Na, 480 Jefferson Blvd, Warwick, RI 02886-1359
 13867275 +Rotech Healthcare, Inc., PO Box 3112, Southeastern, PA 19398-3112
 13853052 +Sears/Cbna, PO Box 6282, Sioux Falls, SD 57117-6282
 13853053 Sunoco/Cit, PO Box 6033, Hagerstown, MD 21747
 13853054 +Talbots, 175 Beal St, Hingham, MA 02043-1512
 13853055 +Td Bank Usa/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
 13853056 +Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
 13881911 +Treasurer, City of Pittsburgh Dept. of Finance, 414 Grant Street, Pittsburgh, PA 15219-2419, ATTN: Julie M. McLaughlin
 13853057 +Visdsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 13867280 +West Penn Allegheny Health System, Allegheny General Hospital, 320 East North Ave, Pittsburgh, PA 15212-4772
 13867281 +Western Pennsylvania Hospital, 4800 Friendship Avenue, Pittsburgh, PA 15224-1793

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13886132 +E-mail/Text: bncmail@w-legal.com Jun 21 2018 02:21:58 ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13853022 +E-mail/Text: roy.buchholz@allianceoneinc.com Jun 21 2018 02:20:26 Allianceone Receivable, 4850 E Street Rd Ste 300, Trevoze, PA 19053-6643
 13876858 +E-mail/Text: bncmail@w-legal.com Jun 21 2018 02:21:58 CERASTES, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13853027 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 21 2018 02:20:56 Cb/Anntylr, PO Box 182273, Columbus, OH 43218-2273
 13853029 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 21 2018 02:20:56 Comenity Bank/Anntylr, PO Box 182273, Columbus, OH 43218-2273
 13853030 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 21 2018 02:20:56 Comenity Capital/Hsn, 995 W 122nd Ave, Westminster, CO 80234-3417
 13853031 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 21 2018 02:20:56 Comenitybank/Talbots, PO Box 182120, Columbus, OH 43218-2120
 13853032 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 21 2018 02:21:30 Commonwealth of PA, Department of Revenue, Bankruptcy Division, POB 280946, Harrisburg, PA 17128-0946
 13853034 +E-mail/Text: ccusa@ccuhome.com Jun 21 2018 02:20:26 Credit Coll/Usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
 13869928 E-mail/Text: mrdiscen@discover.com Jun 21 2018 02:20:28 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13853035 +E-mail/Text: mrdiscen@discover.com Jun 21 2018 02:20:28 Discover Fin Svcs Llc, PO Box 15316, Wilmington, DE 19850-5316
 13853037 +E-mail/Text: ally@ebn.phinsolutions.com Jun 21 2018 02:20:27 G M A C, PO Box 535160, Pittsburgh, PA 15253-5160
 13853038 +E-mail/PDF: gecsed@recoverycorp.com Jun 21 2018 02:25:57 Gecrb/Jc Penney Dc, PO Box 965007, Orlando, FL 32896-5007

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Total Noticed: 56

Date Rcvd: Jun 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13853039 E-mail/PDF: gecsedirecoverycorp.com Jun 21 2018 02:25:57 Gecrb/Jcp, Po Box 984100,
El Paso, TX 79998
13853040 +E-mail/PDF: gecsedirecoverycorp.com Jun 21 2018 02:25:23 Gecrb/Lowes, Po Box 965005,
Orlando, FL 32896-5005
13853041 +E-mail/PDF: gecsedirecoverycorp.com Jun 21 2018 02:25:23 Gecrb/Ritz Camera,
Po Box 981439, El Paso, TX 79998-1439
13853046 E-mail/Text: cio.bncmail@irs.gov Jun 21 2018 02:20:42 Internal Revenue Service,
P.O. Box 21125, Philadelphia, PA 19114
13867271 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Jun 21 2018 02:21:43 Marriott Ownership,
1200 Us Highway 98 S Ste, Lakeland, FL 33801-5901
13853047 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Jun 21 2018 02:21:43 Marriott Ownership Res,
1200 Us Highway 98 S Ste, Lakeland, FL 33801-5901
13871379 E-mail/Text: bnc-quantum@quantum3group.com Jun 21 2018 02:21:01
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13871398 E-mail/Text: bnc-quantum@quantum3group.com Jun 21 2018 02:21:02
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
14243197 E-mail/Text: bnc-quantum@quantum3group.com Jun 21 2018 02:21:02
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13856477 +E-mail/Text: bncmail@w-legal.com Jun 21 2018 02:21:58 TD BANK USA, N.A.,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A.
cr Pittsburgh Water & Sewer Authority
cr Seterus, Inc., as the authorized subservicer for F
13853036 Exxmbcliti
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13867257* +Allianceone Receivable, 4850 E Street Rd Ste 300, Trevose, PA 19053-6643
13867258* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)
13853025* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, N.A., 4161 Piedmont Pkwy, Greensboro, NC 27410)
13867259* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, N.A., 4161 Piedmont Pkwy, Greensboro, NC 27410)
13867260* +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
13867261* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13867262* +Comenity Capital/Hsn, 995 W 122nd Ave, Westminster, CO 80234-3417
13867263* +Comenitybank/Talbots, Po Box 182120, Columbus, OH 43218-2120
13867264* +Commonwealth of PA, Department of Revenue, Bankruptcy Division, POB 280946,
Harrisburg, PA 17128-0946
13867265* +Credit Coll/Usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
13867266* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
13867267* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13867270* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O. Box 21125,
Philadelphia, PA 19114)
13853044* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,
Room 727, Pittsburgh, PA 15222-4107
13867268* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,
Room 727, Pittsburgh, PA 15222-4107
13853045* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13867269* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13867272* +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
13867277* +Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
13867278* +Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673
13867279* +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
13853024 ##+Bank Of America, Po Box 1598, Norfolk, VA 23501-1598
13867274 ##+Qualicare Home Medical, 30 Buttermilk Hollow Rd,, Irwin, PA 15642-2402
13867276 ##+Rotech Healthcare, Inc., 2600 Technology Drive, Suite 300, Orlando, FL 32804-8022
TOTALS: 4, * 22, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: dric
Form ID: 410

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Total Noticed: 56

Date Rcvd: Jun 20, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,
cnoroski@grblaw.com
Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Jeremy J. Kobeski on behalf of Creditor Bank of America, N.A. pawb@fedphe.com
Mario J. Hanyon on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Cynthia Marie Youngstead ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10